

Certificate Number: 15111-PAM-DE-030082292

Bankruptcy Case Number: 17-03993



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on October 26, 2017, at 2:28 o'clock PM EDT, Jennifer Bednarz completed a course on personal financial management given by internet by BE Adviser, LLC, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: October 26, 2017 By: /s/Stephanie Sandison for Ryan McDonough

Name: Ryan McDonough

Title: Executive Director of Education